

United States Bankruptcy Court
District of North DakotaIn re:
Stephanie Ruth Hammes
DebtorCase No. 23-30256-skf
Chapter 7**CERTIFICATE OF NOTICE**District/off: 0868-3
Date Rcvd: Aug 07, 2023User: admin
Form ID: 309APage 1 of 2
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2023:

Recip ID	Recipient Name and Address
db	+ Stephanie Ruth Hammes, 907 Bremner Ave, Bismarck, ND 58503-0986
1086854	+ Alisha Ankers, 1712 Main Ave #202, Fargo, ND 58103-1528
1086859	Bravera Bank, f/k/a American Bank Center, 115 3rd Ave W, Dickinson, ND 58601
1086858	Bravera Bank, 1151 3rd Ave W, Dickinson, ND 58601-3804
1086862	Dept of Ed/Nelnet, Attn: Bankruptcy, Claims/Nelnet PO Box 82505, Lincoln, NE 68501
1086863	Dept of Ed/Nelnet, Attn: Bankruptcy, Claims/Nelnet PO Box 82505, Lincoln, NE 68505
1086865	+ Grace & Growth Psychology Services, PLLC, 1120 College Drive STE 201, Bismarck, ND 58501-1225
1086867	Kimberly L. Schwartz, P.O. Box 985, Dickinson, ND 58602-0985
1086869	+ Larson Latham Huettl, LLP, 1100 College Drive, Bismarck, ND 58501-1240
1086870	+ North Dakota Office of State Tax Commiss, 600 E. Boulevard Ave. Dept. 127, Bismarck, ND 58505-0602
1086878	+ Todd M. Wahl, 1120 College Drive Suite 201, Bismarck, ND 58501-1225

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mac@mbvesq.com	Aug 07 2023 18:41:00	Maurice VerStandig, The Dakota Bankruptcy Firm, 1630 1st Avenue N, Suite B PMB 24, Fargo, ND 58102
tr	EDI: BGWDOELING.COM	Aug 07 2023 22:44:00	Gene W Doeling, Bankruptcy Trustee, 3429 Interstate Blvd. S., P.O. Box 9231, Fargo, ND 58106-9231
1086855	+ Email/PDF: bncnotices@becket-lee.com	Aug 07 2023 19:04:13	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
1086856	+ EDI: BANKAMER.COM	Aug 07 2023 22:44:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
1086857	+ Email/Text: bknotices@bankofthewest.com	Aug 07 2023 18:41:51	Bank of the West, Attn: Bankruptcy, 180 Montgomery Street 25th Floor, San Francisco, CA 94104-4206
1086860	+ EDI: CITICORP.COM	Aug 07 2023 22:44:00	Citi Card/Best Buy, Attn: Citicorp Cr Srvs, Centralized Bankruptcy, PO Box 790040, St. Louis, MO 63179-0040
1086861	+ EDI: CITICORP.COM	Aug 07 2023 22:44:00	Costco Citi Card, Attn: Bankruptcy, PO Box 6500, Sioux Falls, SD 57117-6500
1086864	+ Email/Text: crc_bankruptcy@fhh.com	Aug 07 2023 18:41:00	First Hawaiian Bank, Attn: Bankruptcy, PO Box 3200, Honolulu, HI 96847-0001
1086866	EDI: IRS.COM	Aug 07 2023 22:44:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
1086868	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 07 2023 18:41:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
1086871	Email/Text: Charlotte.Rusch@SanfordHealth.org	Aug 07 2023 18:41:00	Sanford Health, PO Box 5071, Sioux Falls, SD 57117

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1086872	+ EDI: RMSC.COM	Aug 07 2023 22:44:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
1086873	+ EDI: RMSC.COM	Aug 07 2023 22:44:00	Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
1086874	+ EDI: RMSC.COM	Aug 07 2023 22:44:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-0001
1086875	+ EDI: RMSC.COM	Aug 07 2023 22:44:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
1086876	+ EDI: RMSC.COM	Aug 07 2023 22:44:00	Synchrony/Paypal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
1086877	+ EDI: WTRRN BANK.COM	Aug 07 2023 22:44:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2023

Signature: /s/Gustava Winters

Information to identify the case:

Debtor 1:	Stephanie Ruth Hammes	Social Security number or ITIN:	xxx-xx-5475
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of North Dakota	Date case filed for chapter:	7 8/6/23
Case number:	23-30256		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Stephanie Ruth Hammes	
2. All other names used in the last 8 years	aka Stephanie Hammes	
3. Address	907 Bremner Ave Bismarck, ND 58503	
4. Debtor's attorney Name and address	Maurice VerStandig The Dakota Bankruptcy Firm 1630 1st Avenue N Suite B PMB 24 Fargo, ND 58102	Contact phone 701-394-3215 Email: mac@mbvesq.com
5. Bankruptcy trustee Name and address	Gene W Doeling Bankruptcy Trustee 3429 Interstate Blvd. S. P.O. Box 9231 Fargo, ND 58106-9231	Contact phone 701-232-8757 Email: heather@kaler-doeling.com

For more information, see page 2 >

Debtor **Stephanie Ruth Hammes**

Case number **23-30256**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	655 1ST AVENUE NORTH, SUITE 210 FARGO, ND 58102	Hours open: 8:00am–4:30pm Mon–Fri Contact phone (701) 297–7100 Date: 8/7/23
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 5, 2023 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Video/teleconference *ONLY*, Contact trustee (see Section 5), for direction.
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: </div> <div> Filing deadline: 11/6/23 </div> <div> You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). </div> <div> You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <hr/> <div> Deadline to object to exemptions: </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div> <div> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div>	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	